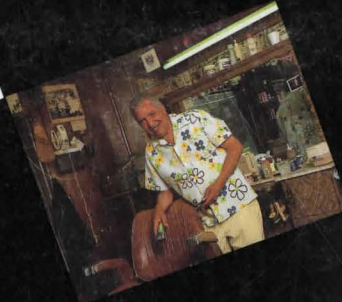
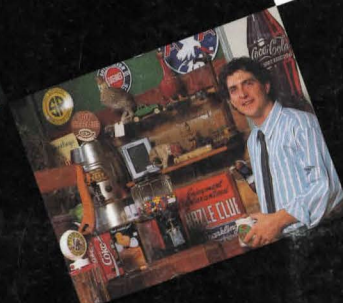
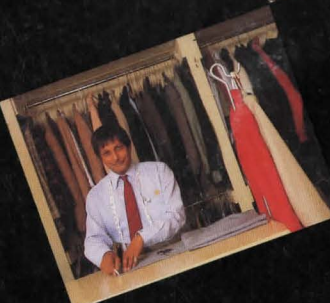


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Small Business Programs





TERRY E. BRANSTAD, GOVERNOR

DEPARTMENT OF ECONOMIC DEVELOPMENT

ALLAN T. THOMS, DIRECTOR

Do you get calls from people who want to start a new business and they don't know where to go for help?

In an effort to keep you informed of Iowa's small business programs, enclosed is your copy of the recently updated Iowa small business programs packet.

The Small Business Helpline (formerly the Call One Program) can:

- Provide information on state business licenses and permits
- Act as a liaison between business owners and state government
- Link business owners to business service providers
- Assist in identifying funding sources for small businesses
- Assist in getting a business on the supplier lists used by state purchasing agents
- Receive input regarding state legislative issues which affect small business

When you receive questions from someone who is starting a new business, please refer them to the Small Business Helpline. We can provide them with an information kit to meet their specific needs including required licenses, a summary of each license, special requirements for obtaining the license, fees and processing times and the issuing agency name and phone number as well as a copy of the enclosed packet.

The Small business helpline staff can also provide referral assistance regarding:

- taxes
- unemployment insurance
- workers' compensation
- local requirements

Small Business Helpline

Targeted Small Business Program

Financial Assistance for State Business Development

Iowa Procurement Outreach Center

Iowa Business Bulletin Board

Existing Business and Industry Program

U.S. Small Business Administration

Other Small Business Assistance Programs

Iowa Department of Economic Development
The Umbrella for Small Business

Small Business Advisory Council



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- taxes
- unemployment insurance
- workers' compensation
- local requirements
- financial alternatives
- business plans
- marketing assistance
- trade name regulations

The Iowa Department of Economic Development strives to enhance the development and growth of Iowa's small business. We would appreciate your assistance in letting Iowa's entrepreneurs know about the **Small Business Helpline (1-800-532-1216)**.

Sincerely,

Allan T. Thoms
Director

Small Business Advisory Council

The Small Business Advisory Council (SBAC) is a strong advocate for small business in Iowa. The goal of the nine-member Council is to stimulate jobs and encourage small business growth and expansion in Iowa.

Who Serves on the Council?

Members of the Council are appointed by the Governor to four-year terms. Most members of the Council own and operate a small business or are employed in the management of a small business.

What are the Functions of the Council?

The Council advises and consults with the Iowa Department of Economic Development (IDED) regarding issues and concerns to small businesses. They also submit recommendations

to the IDED Board and the legislature with respect to matters which are of concern to small businesses.

Can I Get Involved?

Public input sessions and focus groups are held periodically. These are excellent opportunities for small business owners to voice their concerns and priorities to the Council. Based on this information, the Council conducts research and develops its legislative recommendations.

For more information:

**Small Business Helpline
Department of Economic Development
200 East Grand Avenue
Des Moines, IA 50309
1-800-532-1216 515-242-4750**

Iowa Department of Economic Development

The Umbrella for Small Business

The mission of the Iowa Department of Economic Development is to continually develop the economic well-being and quality of life of Iowans.

The IDED has six divisions. They are:

► **Business Development**

Works to expand and diversify Iowa's economy by helping Iowa businesses grow and attracting new businesses and investment.

► **International**

Promotes Iowa goods and services internationally and works to favorably position Iowa as a location for foreign investment.

► **Tourism**

Assists in diversifying Iowa's economy by supporting and promoting the Iowa hospitality industry and encouraging travel to and within Iowa.

► **Community & Rural Development**

Works to improve the leadership, development capabilities, infrastructure, housing and quality of life of Iowa's communities and rural regions through a combination of technical and financial assistance.

► **Workforce Development**

Administers, coordinates and monitors federal and state job training and employment programs and activities designed to make Iowa's work force larger and more productive.

► **Administrative Services**

Manages internal functions, performs strategic economic planning and program coordination with other state agencies as well as with the private sector. Includes Iowa Film Office and Iowa State Occupational Information Coordinating Committees.

Other Small Business Assistance Programs

Small Business Development Centers (SBDC)

The Small Business Development Center's objective is to have a positive impact on Iowa's business climate by reducing unemployment and business failures and imparting the skills necessary to assure profitable business operations and growth. The primary focus of the Iowa SBDC is one-to-one counseling. Services are provided free or at a minimal cost through 15 resource centers.

The SBDC provides confidential, individual counseling in the area of business plan preparation, accounting, financial analysis, management, marketing, international trade, invention/new product analysis, inventory control and other relevant areas.

Contact the SBDC office nearest you:

Ames515-292-6355
Audubon712-563-2623
Cedar Falls319-273-2696
Council Bluffs712-325-3260
Des Moines515-271-2655
Dubuque319-588-3350

Iowa City319-335-4057
Marion319-377-8256
Davenport319-322-4499
Mason City515-421-4342
Ottumwa515-683-5127
West Burlington ..319-752-2731, ext. 103
Sioux City712-274-6302
Spencer712-262-4213
Creston515-782-4161

Iowa's Business Incubator Centers

A business center provides the facilities and support services entrepreneurs need to get their businesses off the ground and operating successfully. Business centers in Iowa typically offer low-cost flexible space, shared office equipment, shared clerical services and management consulting and referrals.

For the nearest Business Center, contact:

Iowa Department of Economic Development
200 East Grand
Des Moines, IA 50309
515-242-4750
1-800-532-1216 in Iowa

O V E R

For Management and Technical Assistance:

The Center for Industrial Research and Service (CIRAS) is an arm of Iowa State University Extension. CIRAS provides the following management and technical assistance to manufacturing businesses in Iowa:

- ▶ Information dissemination and exchange.
- ▶ Problem solving.
- ▶ Decision support.
- ▶ Productivity improvement.
- ▶ Technology transfer.
- ▶ Management education.

For more information:**CIRAS**

**ISU Research Park, Suite 500
2501 North Loop Drive
Ames, IA 50010-8286
515-294-3420**

Iowa Waste Reduction Center (IWRC)

The IWRC provides free confidential assistance to small businesses in Iowa regarding environmental regulations and waste reduction. Staff from the IWRC promote waste reduction as the best means to save businesses money and meet regulatory requirements.

For more information:

**Iowa Waste Reduction Center
University of Northern Iowa
Cedar Falls, IA 50614
1-800-422-3109**

U.S. Small Business Administration

The U.S. Small Business Administration was created to help America's entrepreneurs form successful small enterprises. SBA's programs offer financing, training, and one-on-one counseling for small businesses. Iowa has two SBA offices located in Des Moines and Cedar Rapids.

SBA	SBA
Federal Building	373 Collins Road N.E.
Room 749	Cedar Rapids, IA
210 Walnut Street	52402
Des Moines, IA 50309	319-393-8630
515-284-4422	

A New Business Kit covering details on how to start a business in Iowa is available at no cost by contacting your nearest SBA office.

Pre-Business Workshops are offered on the second Tuesday of each month (except December) in Des Moines and the 3rd Tuesday of each month (except December) in Sioux City. Pre-business workshops are also offered in Spencer, Fort Dodge, Mason City, Cedar Rapids and many other communities throughout Iowa during the year. Your local SBA office can give you the location and time of a workshop in your area.

One-on-One Counseling is available through **The Service Corps of Retired Executives**. SCORE is a group of retired business men and women, executives or former business owners, who volunteer their time to counsel and assist small business owners and those thinking of starting a small business. There are 16 SCORE Chapters with more than 500 volunteers throughout Iowa.

Government Procurement - The SBA works to help small businesses get government contracts. SBA sponsors a program called Procurement Automated Source Services (PASS) which provides a computer link to small businesses and government agencies. SBA also offers Surety Bond Guarantees and certifications of competency.

Financing - SBA has a full range of specialized financing available. Most loans are made by banks and guaranteed by SBA. In addition to regular business loans SBA offers:

- **International Trade Loan Guarantees** to finance U.S. based facilities or equipment for producing goods or services to export.

O V E R

- ▶ **Export Revolving Line of Credit Guarantees** to help firms penetrate foreign markets.
- ▶ **Small Loan Guarantees** to help businesses needing capital of \$50,000 or less.
- ▶ **Small General Contractor Loan Guarantees** for small construction businesses.
- ▶ **Seasonal Line of Credit Guarantees** for firms facing seasonal business increases.
- ▶ **Energy Loan Guarantees** for firms that make, install, sell or service energy equipment or technology.
- ▶ **Handicapped Assistance Loans** for businesses owned by physically handicapped persons and private nonprofit organizations that employ handicapped persons and operate in their interest.

For information on any of these programs, contact one of the above numbers.

Existing Business and Industry Program

Iowa's economic development efforts include attention and commitment to the State's existing base of business and industry. The majority of new jobs are created by existing Iowa businesses.

The Marketing and Business Expansion Bureau administers the Existing Industry outreach effort. Staff assist Iowa companies with:

- ▶ Facility expansion projects including site or available building identification.
- ▶ Access to business development programs for financial assistance and job training programs.
- ▶ Answering questions or concerns regarding business operations in Iowa.
- ▶ Existing industry appreciation events.

IDED staff also work closely with community and economic development professionals throughout the state to establish and enhance existing industry executive call programs, assist with company expansions, coordinate community and industry public relations events, and respond to potential closure or mass layoffs at Iowa production facilities.

For more information contact:

**Iowa Department of Economic Development
Marketing and Business Expansion Bureau
200 East Grand Avenue**

Des Moines, IA 50309

515-242-4735

515-242-4714

Iowa Business Bulletin Board

What is it?

The Iowa Business Bulletin Board (IBBB) is an electronic database of current marketing information and potential sales leads.

How can I benefit from it?

IBBB is a timely resource to help you expand your business. Data on the IBBB is updated daily and enables you to:

- ▶ View international trade leads assembled from the U.S. Department of Commerce overseas offices.
- ▶ Obtain research information related to the pursuit of exporting.
- ▶ View selected federal government bid opportunities from the *Commerce Business Daily*.
- ▶ View state government bid opportunities from the Iowa Department of General Services.
- ▶ Access a calendar of events listing business training workshops, seminars, continuing education programs, and meetings relating to small business.
- ▶ Scan a directory of Iowa minority and women owned businesses.

You can save and transfer the data you research to your own computer for follow-up work. This dynamic dial-up database was developed by the Iowa Department of Economic Development and the Center for Agricultural Research & Development at Iowa State University. There are costs for accessing and using the Iowa Business Bulletin Board.

For more information:

**Small Business Bureau
Iowa Department of Economic Development
200 East Grand Avenue
Des Moines, IA 50309
515-242-4909**

Iowa Procurement Outreach Center

Want to do business with the federal government?

Begin at the Iowa Procurement Outreach Center (IPOC). IPOC helps Iowa businesses successfully compete for federal government contracts.

Already involved with federal government contracting?

IPOC can help you expand your government markets. There are no charges for the many services of the IPOC.

IPOC Provides Procurement Technical Assistance

The trained staff at the Iowa Procurement Outreach Center:

- ▶ Researches the potential of your company's products in the federal government marketplace.
- ▶ Matches your firm's capabilities with actual upcoming federal government bidding opportunities.
- ▶ Obtains information about 15 million items the government buys on a regular basis including buying agencies, past suppliers, past purchase price history and technical characteristics of products.
- ▶ Provides copies from a complete microfilm library of over 50,000 federal military and industrial specifications.
- ▶ Helps you locate bar coding suppliers, packaging suppliers and painting suppliers that may be needed to bid on government contracts.
- ▶ Reviews bid documents to assure that your company knows how to properly fill out bids and understands the bid requirements.
- ▶ Provides information about contract administration, quality assurance and packaging.
- ▶ Provides general consulting to help your business understand the entire procurement process.

IPOC Can Help You

If you want to win federal government contracts to help your company expand and diversify its' markets while increasing profits, contact:

***Iowa Procurement Outreach Center
c/o Kirkwood Community College, Bldg. 9
P.O. Box 2068
Cedar Rapids, IA 52406
1-800-458-4465 or 319-398-5665
FAX: 319-398-5432***

Financial Assistance for State Business Development

Self Employment Loan Program (SELP)

SELP provides low interest loans of up to \$10,000 at 5% interest, to low income Iowans for start-up or expansion of small business ventures. Applications may be obtained by contacting the ***Division of Business Development, Iowa Department of Economic Development, 515/242-4793 or 515/242-4819.***

Targeted Small Business Financial Assistance Program (TSBFAP)

The TSBFAP is designed to assist in the creation and expansion of minority- and women-owned businesses within the State of Iowa. The program provides direct loans, loan guarantees and grants to certified Targeted Small Businesses. ***Contact the Division of Business Development, Department of Economic Development, 515/242-4813 or 515/242-4819.***

Linked Investments for Tomorrow Loan Program

The Linked Investment Program, offered by the State Treasurer's Office, is open to any certified targeted small business. The program's purpose is to help finance small businesses owned and managed by women and minorities.

This Linked Investment Program enables you to shop for low interest loans from Iowa banks, credit unions and savings and loans. ***Contact CD Administration, Treasurer of State, 515-281-3287.***

Iowa Product Development Corporation (IPDC)

The purpose of the IPDC is to stimulate and encourage business development based on new products. The program provides infusion of financial aid for invention and innovation where such aid is not reasonably available from conventional sources. Applicants must represent

a venture that will maintain an Iowa presence, with the manufacturing of the product conducted in Iowa. ***Contact the Iowa Product Development Corporation, 515/242-4860.***

Iowa Small Business Loan Program

Through the sale of tax-exempt bonds and notes, the Iowa Finance Authority can provide financing to new and expanding manufacturing businesses. The maximum loan is \$10 million. Rates vary with the level of risk. ***Contact the Iowa Finance Authority, 515-242-4990.***

Community Economic Betterment Account (CEBA)

CEBA is designed to increase direct and indirect employment opportunities for Iowans by increasing the level of economic activity within the State. The program structure provides financial assistance to businesses and industries which require assistance in order to create new job opportunities or retain existing jobs which are in jeopardy. CEBA funds are only a small portion of a financial package. Remaining investment must come from private and local resources. ***Contact the Division of Business Development, Iowa Department of Economic Development, 515/242-4810 or 515/242-4819.***

Economic Development Set-Aside (EDSA)

EDSA is designed to increase the number of employment opportunities in the State and to increase the opportunity for low and moderate income individuals to secure employment. A portion of Iowa's federal Community Development Block Grant money is allocated for economic development projects for businesses and industries requiring such assistance in order to create new jobs opportunities. ***Contact the Division of Business Development, Iowa Department of Economic Development, 515/242-4831 or 515/242-4819.***

O V E R

**Iowa Business Development Finance Corporation (IBDFC)/
Iowa Capital Corporation (ICC)**

IBDFC and ICC are for-profit venture capital corporations. These public/private partnerships were established with investments from Iowa banks, utility and insurance companies and the State of Iowa. The Funds' mission is to stimulate economic development and provide an attractive rate of return to the Funds' shareholders by investing in businesses with significant growth potential. The Funds generally invest in the form of equity or subordinated debt.

Contact Investment Manager, IBDFC/ICC, 515/242-4861 or 515/242-4819.

Export Trade Assistance Program (ETAP)

The purpose of ETAP is to promote international trade. Therefore, ETAP provides financial assistance to increase participation in overseas trade shows and trade missions. ETAP is available to Iowa firms that produce products or provide services in Iowa. **Contact the International Division, 515-242-4743.**

Child Care Grants Program

The purpose of the Child Care Grants Program is to provide start-up funding for a variety of child care options, such as employer-sponsored day care, day care for ill children, before- and after-school programs, infant care and information and referral centers. **Contact the Department of Human Services 515-281-6074.**

Landfill Alternatives Grant Program

The purpose of the grant program for solid waste demonstration projects is to give financial assistance for innovative projects that reduce the amount of waste that is landfilled in the state. **Contact Iowa Department of Natural Resources, 515-281-4076.**

Targeted Small Business Program

What is a Targeted Small Business?

A Targeted Small Business is one which meets the following criteria:

1. Be located in the State of Iowa.
2. Be operating for a profit.
3. Have an annual gross income of less than three million dollars computed as an average of the three preceding fiscal years.
4. Be 51% or more owned, operated and actively managed by one or more women or minority persons. (A "minority person" means an individual who is a Black, Hispanic, Asian, Pacific Islander, American Indian or Alaskan Native American.)

What's the Benefit?

All Iowa's state departments are committed to purchasing goods and services from Iowa's targeted small businesses. Iowa's state departments, agencies, commissions, community colleges, merged area schools, independent school districts and area education agencies have a 10 percent goal to purchase goods and services from targeted small businesses.

How do I Qualify?

To qualify as a Targeted Small Business, you must be certified by the Iowa Department of Inspections and Appeals.

How Do I Get Certified?

You must file an application for certification, a vendor application form and include the \$25.00 application fee. For your business to qualify for TSB financial and technical assistance programs, your certification application must be filed and approved.

After your business meets the minimum qualifying standards, the Department of Inspections and Appeals determines if your business satisfies criteria relating to ownership, control, independence, decision-making authority and ownership contribution.

To maintain the integrity of the program, recertification is required every two years.

Can I Get Financial Help?

Financial assistance for certified Targeted Small Businesses is administered by the Bureau of Business Finance within the Iowa Department of Economic Development. Under the Targeted Small Business Financial Assistance Program, a small business may receive as much as \$25,000 in a loan or grant and as much as \$40,000 in loan guarantees or a combination loan, grant or loan guarantee.

Linked Investments for Tomorrow

The Treasurer for the State of Iowa can make available low interest loans through Iowa banks, credit unions and savings and loans. This Linked Investments program is open to any certified targeted small business.

How is the TSB Program Administered?

An eleven-member Advisory Board appointed by the Director of the Department of Economic Development works with the staff in implementing the program. Board duties include reviewing and making suggestions for expanding the program, and recommending methods to provide greater outreach efforts.

For more information:

**Department of Inspections and Appeals
TSB Certification Information
Lucas State Office Building
Des Moines, IA 50309
515-281-7250**

**Bureau of Business Finance
Department of Economic Development
200 East Grand Avenue
Des Moines, IA 50309
515-242-4819**

**CD Administration
Treasurer of State
Capitol Building
Des Moines, IA 50309
515-281-3287**

Small Business Helpline

We Can Help!

The Small Business Helpline (1-800-532-1216) can:

- ▶ Provide information on state business licenses, permits, regulations
- ▶ Act as a liaison between business owners and state government
- ▶ Link business owners to business service providers
- ▶ Assist in identifying funding sources for start-ups and expansions
- ▶ Assist in getting a business on the supplier lists used by state purchasing agents
- ▶ Receive input regarding state legislative issues which affect small business

Do I need a business license?

The Business License Information Center (BLIC) contains a computerized list of hundreds of different kinds of business licenses, permits and regulations. When you call the Center for assistance, an information kit is designed to meet your specific needs, such as required licenses, a summary of each license, special requirements for obtaining the license, fees and processing times as well as agency names and phone numbers.

The BLIC can also provide referral assistance regarding:

- taxes
- unemployment insurance
- workers' compensation
- local requirements
- financial alternatives
- business plans
- marketing assistance
- trade name regulations

Contact the Small Business Helpline at the numbers listed below.

What if I have problems?

For small business inquiries or concerns, the state Small Business Liaison was established. The liaison focuses on helping small business owners resolve problems with state government agencies. The Small Business Liaison can be reached through the Small Business Helpline.

Who are Iowa's Service Providers?

The Iowa Network for Business Assistance (INBA) is a coalition which links businesses seeking assistance and business service providers. Contact the Small Business Helpline for referrals through the network for assistance from planning to manufacturing to financing.

Want to Sell to State Government?

To help small business compete for state contracts, Iowa has a streamlined process. To have your business placed on the state lists for state purchasing agents to use when soliciting bids, you must complete a vendor application form. After filing your vendor application, the door to selling to state government is open. With the Small Business Vendor Application Program, you get a listing of the state's purchasing officers. Then you contact them directly to make your important sales calls.

To receive a Small Business Vendor Application, contact the Small Business Helpline.

Is training available?

The Iowa Department of Economic Development offers training to small business owners through workshops, conferences, seminars and business expos. They also have information available on small business classes and workshops offered through the Iowa Area Community Colleges. For information on upcoming events, contact the Small Business Helpline.

To contact the Small Business Helpline:

Iowa Department of Economic Development
200 East Grand Avenue
Des Moines, IA 50309
1-800-532-1216 in Iowa
515-242-4899

STATE LIBRARY OF IOWA
3 1723 02102 8923



Iowa Department of Economic Development
200 East Grand • Des Moines, Iowa 50309
515-242-4899 • 800-532-1216